

Community Assistantship Program

Volunteer Income Tax Assistant Sites

Prepared in partnership with
Community Action Duluth

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COMMUNITY ACTION DULUTH

Volunteer Income Tax Assistant Sites

A Comparative Analysis of Community Action Duluth's Tax Site Operations (2004-2007)

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Executive Summary

Introduction

Free tax site services are available throughout Minnesota, provided by a number of community-based agencies. According to the Children's Defense Fund (2004), over 350 free tax sites were in operation in 2004 in Minnesota; that number has since increased (Children's Defense Fund, 2004). These sites provide an alternative to commercial preparation and are targeted towards low-to-moderate-income people. They are typically staffed by volunteers and enable consumers to keep their entire refund without paying for the tax preparation or a refund loan (AccountAbility Minnesota, 2008).

Volunteer-run free tax sites are often referred to as Volunteer Income Tax Assistance sites or (VITA's). Non-profit organizations play an essential role in the operation of and referral to VITA sites. Many times these sites provide additional financial information and education including but not limited to: banking, financial literacy courses and access to Individual Development Account (IDA) Programs (AccountAbility Minnesota, 2008).

VITA sites also specifically target those receiving or eligible for the Earned Income Tax Credit (EITC). The EITC was enacted in 1975 as a way to offset social security taxes for low-income workers. Since 1975, the policy has considerably expanded through multiple reform initiatives and acts as a refundable federal tax credit for low income individuals and families. Today, the EITC has become the nation's largest anti-poverty policy providing over \$387 million to 250,000 working Minnesotans in 2004 alone. Unfortunately in Minnesota in 2004, over \$19 million in EITC refunds went to pay commercial preparers for assistance with filing tax returns. Another \$5 million went to commercial preparers and their partnering, nationally-operated banks for Refund Anticipation Loans (RALs). Many filers are not aware that without a RAL, their refund will be returned to them in approximately 10 days. In some of the most poverty stricken areas, 50-75% of people apply for RALs (Children's Defense Fund, 2004).

According to the Children's Defense Fund (2004), many Minnesotans qualifying for the EITC do not know they are eligible and many more do not file returns because their income is so low that it is not required. Furthermore, only 5% of those receiving an EITC refund were served by a free tax site in 2004. (Children's Defense Fund, 2004).

Community Action Duluth's Role

Community Action Duluth (CAD) has partnered with AccountAbility Minnesota to provide free tax site services since 2005 (tax year 2004) and have consistently targeted EITC eligible recipients. In the past four years, CAD has dramatically expanded its services, growing its customer base by more than 400%. In 2005, CAD helped approximately 300 filers receive free services. In 2008, CAD expanded its free tax site operations to two locations and helped over 1200 filers receive over \$2 million in refunds (Community Action Duluth, 2008).

Brookings Institution Information

The Brookings Institution is a non-profit public policy organization located in the heart of Washington D.C. which strives to provide innovative opportunities and avenues for social change (Brookings Institution, 2008). Each year, the Institution publishes IRS-based statistics, regarding tax returns nationwide. According to this information, 37,137 tax returns were filed in Duluth for tax year 2005:

- 40% of individuals and families who filed a return had an adjusted gross income of \$20,000 or less
- 14% received an EITC
- 43% of those who filed, paid to have their taxes prepared
- 4% were prepared at a volunteer tax site
- 3% paid for a Refund Anticipation Loan from a commercial preparer

Methodology

During the Fall Semester of 2008, Rachel Sawyer, an MSW graduate student, worked with Community Action Duluth's Executive Director, Angie Miller, MSW and Special Projects Manager, Eric Blomstrom, MSW to examine demographic and program information from their tax sites operating in tax years 2004-2007. Secondary data analysis remained the consistent mode of operation for this study.

The project included 10 core questions that specifically addressed demographic data and changes in tax site operation over its four year existence. A review of the agency, the tax site program and the existing body of literature on the subject were also key components of this study.

The study aimed at discovering the overall effect of opening a new site specifically geared towards families and the differences between the two sites customer base. The following questions guided the research:

1. How many people were lifted out of poverty by their tax return in 2008?
2. How did EITC customers find out about our free tax site?
3. Where do our customers live?
4. How have our customer's demographics changed in the past four years?
5. How many of our Express Refund Loan customers were new to the tax site in 2008?
6. How do the Express Refund Loan customers differ from other customers in terms of: income, number of dependents, race and whether or not they had a bank account at the time of their participation?
7. How many customers who participated in the Express Refund Loan program have received a high-cost, rapid refund loan from a commercial preparer in the past?
8. By how much did the percentage of EITC returns increase this year because of the new tax site?
9. What was the average earned incomes of individuals, single parents and married couples by year.
10. How many people received a refund at both CAD and Memorial sites?

Results

There has been a dramatic increase in the amount of participants served by Community Action Duluth's VITA site since its inception in 2004. Despite the drastic increase in the number of participants served, overall demographical data remained consistent.

- The majority of participants live in the Lincoln Park, Central Hillside and Downtown areas
- Approximately 25% of participants are people of color
- Between 15%-20% of participants served have had a disability
- The majority of customers served are between 19-64

- Over the past three years, participation has increased in the West Duluth, Gary New Duluth, Morgan Park and Smithville areas
- The majority of participants are single people with no children
- The average income of a participant in 2007 was \$14,181
- The average refund in 2007 was \$1,462
- 42% of participants in 2007 received the EITC (an increase of 6%)
- The majority of people find out about the tax site through a family member or friend

Implications

Based on our research and the nation-wide body of literature on VITA site programs, we strongly encourage continued and increased financial support for VITA site operations. We support the recommendations put out by the Children's Defense Fund in 2004, that EITC policy initiatives increase funding for low-to-moderate income earners and become more accessible and understandable. We also support their subsequent recommendations that encourage the IRS and governmental entities to: Create an easier way of filing tax returns independently, expand access to free tax assistance, protect families from predatory lenders, require tax preparers to be licensed and develop ways for those not involved in traditional financial systems (ie: savings and checking accounts) to receive comparable benefits and file more efficiently.

Introduction

Free tax site services are available throughout Minnesota, provided by a number of community-based agencies. According to the Children's Defense Fund (2004), over 350 free tax sites were in operation in Minnesota in 2004; that number has since increased (Children's Defense Fund, 2004). These sites provide an alternative to commercial preparation and are targeted towards low-to- moderate-income people. They are typically staffed by volunteers and enable consumers to keep their entire refund (AccountAbility Minnesota, 2008).

Volunteer-run free tax sites are often referred to as Volunteer Income Tax Assistance sites or (VITA's). Non-profit organizations play an essential role in the operation of and referral to VITA sites. Many times these sites provide additional financial information and education including but not limited to: banking, financial literacy courses and access to Individual Development Account (IDA) Programs (AccountAbility Minnesota, 2008).

VITA sites also specifically target those receiving or eligible for the Earned Income Tax Credit (EITC). The EITC was first established in 1975 as a refundable tax credit for low-income workers and a way to refund a portion of employees Social Security taxes. The EITC was considerably expanded in the Tax Reform Act (TRA) of 1986 and again in the Omnibus Budget Reconciliation Acts (OBRA) of 1990. The EITC is managed by the Internal Revenue Service (IRS). Its benefits are provided through the tax refund process as a lump sum accumulation (Smeeding, Phillips, O'Connor, 2000).

Since its enactment in 1975, the EITC has become the nation's largest anti-poverty policy providing over \$387 million to 250,000 working Minnesotans in 2004 alone. Most EITC filing households need their refund quickly to provide for basic needs for their families. Unfortunately in Minnesota in 2004, over \$19 million in EITC refunds went to pay commercial preparers for assistance with filing tax returns. Another \$5 million went to commercial preparers and their partnering, nationally-operated banks for Refund Anticipation Loans (RALs). Refund Anticipation Loans (RALs) allow filers to receive their tax refunds the next day; however, the commercial preparers and banks that provide access to RALs hold the refund as collateral. In addition, they charge for preparation and processing fees and add an excessive interest rate. The average APR for a customer in 2004 was 236%. Many filers are not aware that without a RAL, their refund will be returned to them in approximately 10 days. In some of the most poverty stricken areas, 50-75% of people apply for RALs (Children's Defense Fund, 2004).

According to the Children's Defense Fund (2004), many Minnesotans qualifying for the EITC do not know they are eligible and many more do not file returns because their income is so low that it is not required. Furthermore, only 5% of those receiving an EITC refund were served by a free tax site in 2004. Not only does the EITC help individuals and families but the communities in which they reside, subsequently increasing EITC refunds invested back into communities more than 60% (Children's Defense Fund, 2004).

Community Action Duluth's Role

Community Action Duluth (CAD) has partnered with Accountability Minnesota to provide free tax site services since 2005 (tax year 2004) and have consistently targeted EITC eligible recipients. In the past four years, CAD has dramatically expanded its services, growing its customer base by more than 400%. In 2005, CAD helped approximately 300 filers receive free services. In 2008, CAD expanded its free tax site operations to two locations and helped over 1200 filers receive over \$2 million in refunds (Community Action Duluth, 2008).

In addition, CAD has consistently incorporated and increased its availability of supplementary financial services including: Express Refund Loans (comparable to Refund Anticipation Loans), banking services, financial counseling and referrals to additional financial-based programs. This year, CAD aspires to augment its services by adding a savings bond program for its customers (Community Action Duluth, 2008).

CAD's free tax site is staffed entirely by volunteers and is a certified VITA site. Here, customers are interviewed, screened for benefit eligibility, referred to financial counseling if applicable and have their taxes prepared for them on site. CAD's income guidelines are set at \$40,000 for service eligibility (Community Action Duluth, 2008).

Brookings Institution Information

The Brookings Institution is a non-profit public policy organization located in the heart of Washington D.C. The Brookings Institution engages in independent research to identify areas of national concern in a non-partisan way. Their work is centered on democracy, international systems, social and economic welfare. The Brookings Institution strives to provide innovative opportunities and avenues for social change (Brookings Institution, 2008).

The Brookings Institution publishes yearly statistics, made possible through the acquisition of IRS data, regarding tax returns nationwide. According to this information, 37,137 returns were filed in Duluth for tax year 2005:

- 40% of individuals and families who filed a return made \$20,000 or less
- 14% received an EITC
- 43% of those who filed, paid to have their taxes prepared
- 4% were prepared at a volunteer tax site
- 3% paid for a Refund Anticipation Loan from a commercial preparer

Methodology

During the Fall Semester of 2008, Rachel Sawyer, an MSW graduate student, worked with Community Action Duluth's Executive Director, Angie Miller, MSW and Special Projects Manager, Eric Blomstrom, MSW to ascertain demographic and program information from their tax sites operating in tax years 2004-2007. Secondary data analysis remained the consistent mode of operation for this study.

Information was gathered from a variety of reports and programs available through CAD's shared network and partner agencies. NTA and Taxwise were most frequently used to upload, analyze and correlate existing data. Additional summary reports were gathered through agency network files, AccountAbility MN, the National Community Tax Coalition survey and Greater MN Partners.

The project included 10 core questions that specifically addressed demographic data and changes in tax site operation over its four year existence. A review of the agency, the tax site program and the existing body of literature on the subject were also key components of this study.

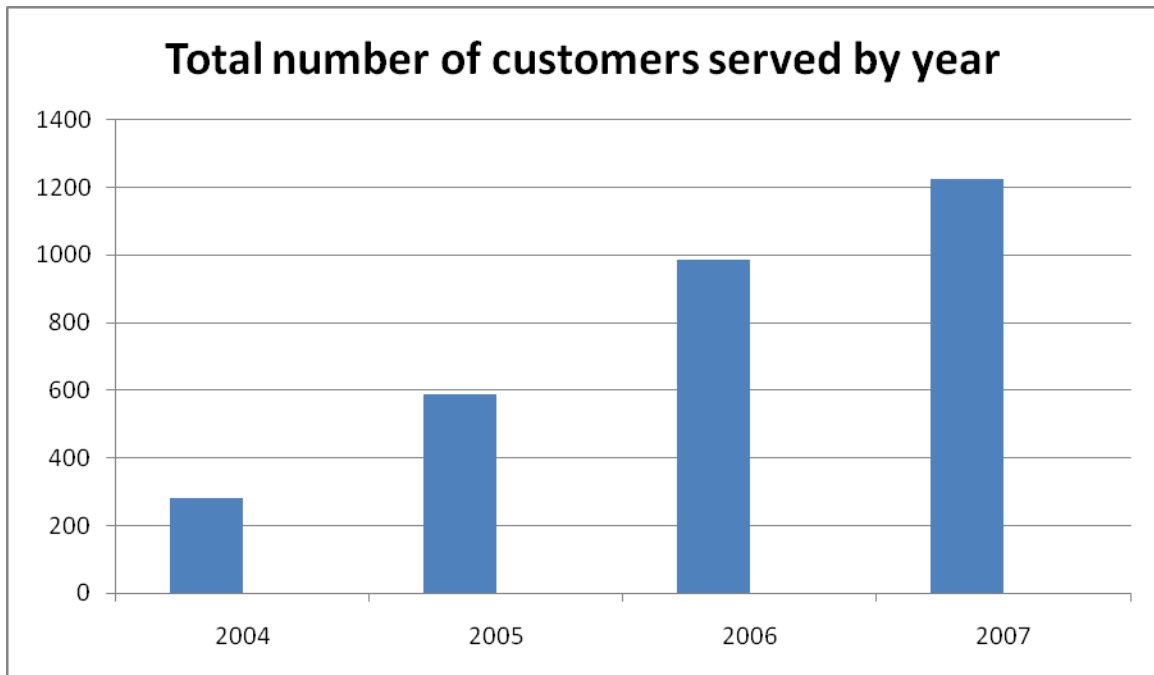
The purpose of the study was to discover the overall effect of opening a new site specifically geared towards families and the differences between the two sites customer base. The following questions guided the research.

11. How many people were lifted out of poverty by their return in 2008?
12. How did EITC customers find out about our free tax site?
13. Where do our customers live?
14. How have our customer's demographics changed in the past four years?
15. How many of our Express Refund Loan customers were new to the tax site in 2008?
16. How do the Express Refund Loan customers differ from other customers in terms of:
Income, number of dependents, race and whether or not they had a bank account at the time of their participation?
17. How many customers who participated in the Express Refund Loan program have received a high-cost, rapid refund loan from a commercial preparer in the past?
18. By how much did the percentage of EITC increase this year because of the new tax site?
19. Please list the average earned incomes of individuals, single parents and married couples by year.
20. How many people received a refund at both CAD and Memorial sites?

For this report, tax year will be used. Tax years include 2004-2007.

Tax Site Service

Community Action Duluth's free tax site has grown over 400% since its opening in tax year 2004. CAD projects the site will continue to grow with an estimated 1500 customers participating this year (tax year 2008).



Tax Site Demographics

The chart below lists the general demographic data collected for each tax year. When data for a given category could not be found or was not collected for that tax year, a "n/a" is present. The entries for each column represent the overall averages for that year.

The percent of EITC refers to the percent of people who received the EITC compared to the total number of customers for that year. Income is reported as earned income only. Those who did not receive a refund or those who had money due from the previous tax year were not included in the average refund amount reported.

Tax Year	2004	2005	2006	2007
Age	n/a	n/a	41	41
Disability	18%	n/a	16%	21%
% of people of color	25%	24%	24%	23%
AGI (Income)	\$13,478	\$12,647	\$14,422	\$14,181
% receiving EITC	39%	42%	35%	42%
EITC amount	\$1,174	\$1,142	\$1,224	\$1,430
Refund amount	\$1,307	\$1,079	\$1,287	\$1,462
% of customers w/ children	n/a	27%	n/a	30%
% of customers with a bank account	n/a	81%	84%	87%

The demographic information has remained quite consistent over the past four years, despite CAD's dramatic increase in customers. The two most noticeable variations are:

- A cumulative increase of 6% for customers who had a bank account at the time their taxes were prepared

- An increase of 6% in the past year alone, for those receiving an Earned Income Tax Credit (EITC)

Statistical Breakdown by Area:

The table depicted below, lists the percentages of customers according to their zip codes. The areas included in the zip codes are listed respectively. Data was available for tax year 2004.

Tax Year	2005	2006	2007
55802, 55805, 55806	46%	39%	36%
55807, 55808	21%	23%	32%
55803, 55804, 55812	16%	15%	17%
55811	10%	10%	8%
Duluth (unknown)	4%	6%	6%
55810	2%	3%	3%
54880	1%	4%	3%

Zip Codes

- **55803, 55804 and 55812:** Lakeside, Lester Park, Woodland, Hunter's Park, Congdon Park, East End, Lakewood, Rice Lake, Gnesen and Fredenberg Townships.
- **55802, 55805 and 55806:** East Hillside, Central Hillside, Downtown, Park Point and Lincoln Park.
- **55810:** Proctor and Midway Townships
- **55811:** Kenwood, Duluth Heights, Piedmont Heights and Hermantown
- **55807 and 55808:** West Duluth, Morgan Park, Gary-New Duluth and Smithville
- **54880:** (Superior, WI)

There are two notable differences that are depicted in the table above:

- There has been a 10% cumulative decrease in overall participation from the East and Central Hillside, Downtown, Park Point and Lincoln Park area in the past three years.
- There has been a 9% increase in the past year alone, for those living in the West Duluth, Morgan Park, Gary-New Duluth and Smithville areas.

Statistical Breakdown by Earned Income

The earned incomes for individuals, single parents and married couples listed by year are below. Data for tax year 2004 was unavailable. “CAD and MEM” sites refer to the two sites operated by Community Action Duluth in tax year 2007. One was held at Community Action Duluth’s office and is referred to as CAD and the other at Memorial Park referred to as MEM.

Year/Site	2005	2006	2007	2007 CAD Site	2007 MEM Site
Individuals	\$10,133	\$12,661	\$13,461	\$13,914	\$12,101
Single Parents	\$11,971	\$12,304	\$14,649	\$14,733	\$14,396
Married Couples	\$20,148	\$12,852	\$23,743	\$23,906	\$23,255
Married Couples without kids	n/a	\$11,306	\$22,639	\$25,853	\$12,997
Married Couples with kids	n/a	\$14,110	\$26,789	\$26,899	\$26,460

Based on the data listed above:

- There is a dramatic fluctuation in the amount of earned income for married couples between 2005 and 2007. (We are unsure as to why this is. Data is reported as it was collected through Taxwise and NTA programs.)

- There is a striking difference between married couples without children participating at CAD and Memorial sites. This may be due to the fact that most Memorial site customers have children and therefore the number of customers without children is limited.

It should be noted that there were less than 10 married customers at the Memorial site which could account for this drastic difference. Also, married couples represent a very small proportion of the overall customer base Community Action serves at their two tax sites.

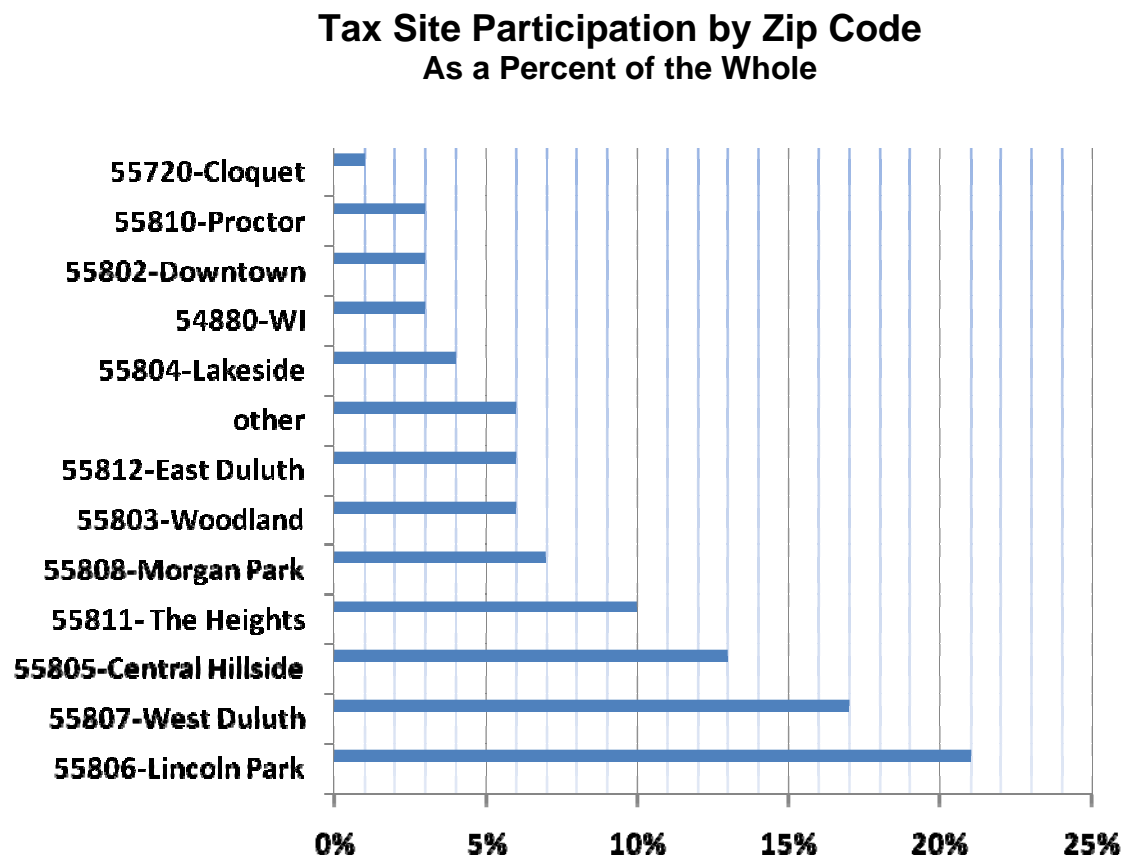
A Closer Look at Tax Year 2007:

The 2007 tax year, marked the first year Community Action opened an additional site to serve its customers with children and the first year its sites offered Express Refund Loans to their customers. In total, Community Action Duluth's two sites served 1224 low-to-moderate-income filers.

- Overall, tax site participation increased 26% from 2006 to 2007
- The average age of a tax site customer was 41 years old
- 43% of customers were male; 57% were female
- 21% of all customers were disabled
- 23% of all customers were people of color; 77% were Caucasian
- The average income for tax site customers was \$14,181
- 95% of all tax site participants received a tax refund
- The average refund received was \$1,462
- EITC recipients increased 6% from 2006 to 2007
- A total of 42% of all customers received an EITC
- 32% of CAD participants received an Earned Income Tax Credit (EITC); 71% of Memorial participants received an EITC
- The average EITC amount received was \$1,430
- 2% of customers were 18 years old or younger; 87% were 19-64 years old; 11% were 65 years plus
- 85% of household customers and 86% of individual customers were at or below 200% of federal poverty guidelines
- 47 households (56 children) were lifted out of 100% of Federal Poverty Guidelines by their tax return

- 25 of the 47 households were customers at the Community Action Duluth site; 22 households were customers at the Memorial site
- 17 households (15 children) were lifted out of 200% of poverty by their tax return
 - 9 of the 17 households were customers at the Community Action Duluth site; 8 of the 17 households were customers at the Memorial site

Statistical Breakdown by Area



- 51% of tax site customers live in Lincoln Park, West Duluth or Central Hillside
- The greatest concentration of customers (21%) reside in Lincoln Park

Statistical Breakdown by Area for CAD and Memorial Sites

The table below lists the percentage of participants based on zip code that were customers at the Community Action Duluth site and the Memorial site respectively.

Zip Codes	Community Action Duluth	Memorial
55802, 55805, 55806	38%	27%
55807, 55808	20%	37%
55803, 55804, 55812	18%	15%
55811	11%	7%
Duluth (unknown)	8%	7%
55810	3%	4%
54880	2%	3%

Statistical Breakdown for ERL Customers

The 2007 tax year marked the first year Community Action offered free Express Refund Loans (ERL) to its customers. ERLs are comparable to Refund Anticipation Loans (RALs) marketed by high-cost commercial preparers, but are done at no additional cost.

- 64 of the 83 (77%) ERL recipients were new to the tax site in 2007.
- 23 of the 83 (28%) ERL recipients had paid for a Refund Anticipation Loan from a commercial preparer in the past.

Below, find a table that represents the differences between ERL recipients and all other 2007 tax year participants.

Descriptor	All 2007 Customers	2007 ERL Recipients
Income	\$14,181	\$8,607
% of Homes with Children	30%	61%
# of Children per Home	.48 children/home	1.1 children/home
% of Participants of Color	23%	36%
Had a Bank Account	87%	60%
RAL recipient in the past	12%	28%

There are many noticeable differences between the ERL customers and the overall statistics for the 2007 customers.

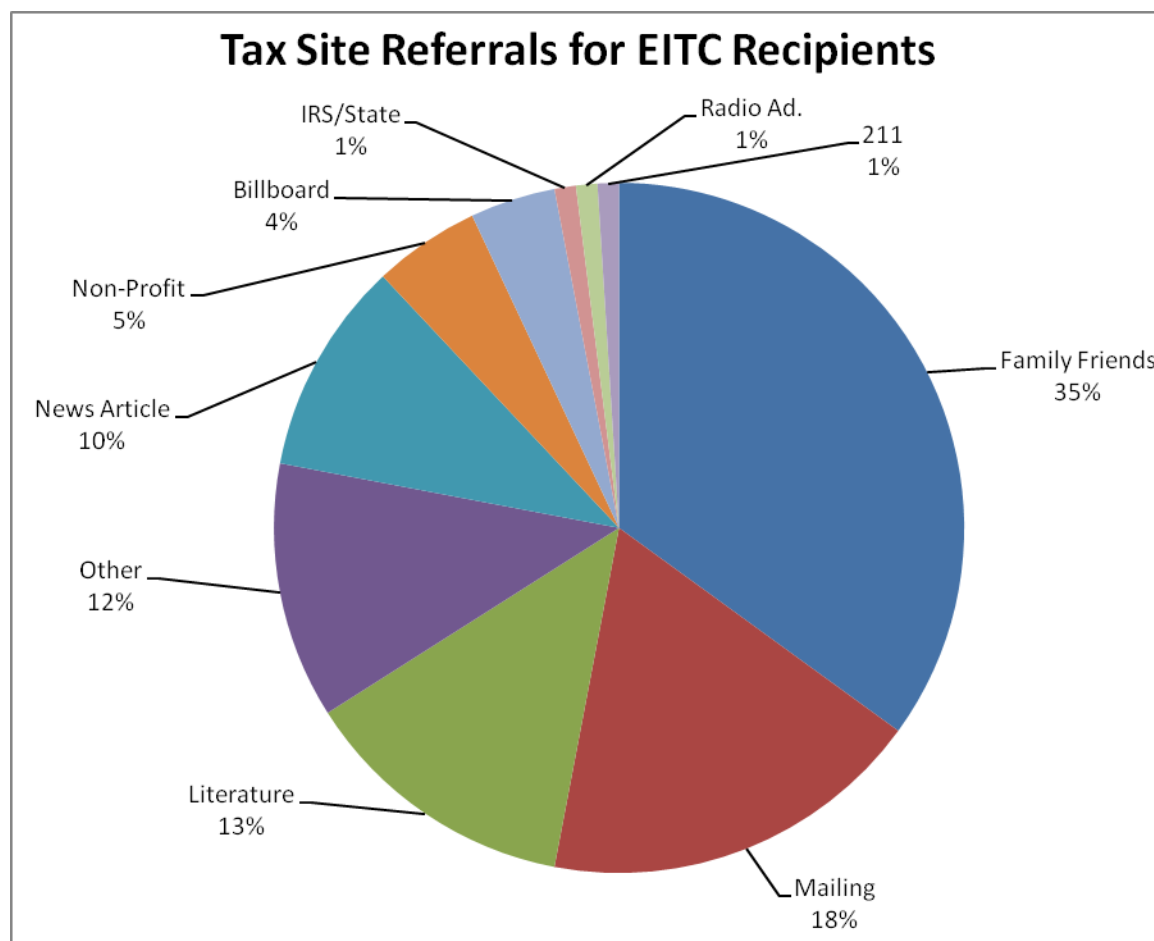
ERL customers:

- Make just over half of the average overall earned income for participants in 2007
- Are twice as likely to have children and on average, have twice as many children
- Are much less likely to have a bank account already established at the time of their participation

- Are much more diverse

Statistical Breakdown by EITC Recipients

The graph below depicts how EITC receiving customers found out about the tax site. Community Action Duluth's tax site specifically targets EITC recipients, as do most VITA sites throughout the nation. It should be noted that many participants responded with multiple answers regarding their referral.



- When asked how EITC receiving participants found out about the tax site, 35% of participants said they were referred to the site by family members or friends.
- The next most common responses were: Mailings, AAM brochure/poster/flyer, "other" and news articles respectively.

- 53% of all EITC receiving participants found out about the tax site through a family member/friend or by a mailing.

Statistical Breakdown by Site

There were two separate locations for the 2007 tax site. The newly developed Memorial Park site in West Duluth is not only tailored EITC recipients but also to families. The site served approximately 300 of the 1200 VITA site participants and is expected to grow. CAD employees, aspire to serve an additional 600 customers at the Memorial Park site, especially families receiving the EITC. Below find a table noting the differences between the two sites.

Tax Site	Community Action Duluth	Memorial Park	2007 Averages & Totals
Average Age	42	37	41
18 Years Old and Younger	19	5	24
19-64 Years	788	277	1065
65 Years +	112	21	133
Males	429	86	515
Females	473	216	689
% of households with children	16%	73%	30%
# of children/household w/ children	1.66	1.55	1.59
# of children/ total participants	.26	1.11	.48
% of customers with a disability	22%	18%	21%
% of people of color	22%	25%	23%
AGI (income)	\$13,805	\$15,309	\$14,181
Households < 200% of poverty	84%	85%	85%
Individuals < 200% of poverty	86%	88%	86%
% receiving EITC	32%	71%	42%
EITC amount	\$1,267	\$1,918	\$1,430
Refund amount	\$1,124	\$2,475	\$1,462

% of customers with a bank account	87%	86%	87%
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Note: The statistics listed for the “2007 totals” are much closer to that of the CAD site entries. This is because the CAD site served three times as many customers as Memorial. The disparity has been reflected in the table above.

Comparison of 2007 National VITA Site Data

Each year, the National Community Tax Coalition (NCTC) reports on cumulative VITA site data across the nation. National data reported below is a sample of 125 VITA sites for tax year 2007 (NCTC, 2008) and is represented in comparison with Community Action Duluth’s 2007 totals.

Data	National Totals	CAD Totals
# of returns	906,000	1224
Value of returns	\$725,396,209	\$1,789,488
Average return	\$1,111	\$1,462
Average AGI	\$14,236	\$14,181
# of EITC returns	174,201	514
Value of EITC returns	\$277,512,120	\$735,020
Average EITC return	\$1,593	\$1,430
% of customers w/ EITC	19%	42%

There are many striking similarities between the NCTC data and CAD’s sites as seen above, however, the most recognizable differences are:

- CAD serves more than two times as many customers who receive the EITC, a difference of 23% overall
- CAD’s average refund is much greater than the national average refund
- CAD’s average EITC refund is less than the national average.

A Summary of Key Findings, Implications and Policy Recommendations

The research findings presented above indicate that program participation has increased dramatically over the past four years. Demographical information has remained relatively consistent despite the drastic increase in participation. Our findings show that in 2007, the average tax site customer was a 41 year old, single, Caucasian who lives in the Lincoln Park or Downtown area, earns approximately \$14,000 per year and has either no children or 1 child.

Although the most noticeable decrease in participation has occurred in the East and Central Hillside and Lincoln Park areas of Duluth, participation from those areas remains significant. The data also indicates that there has been a significant increase in the amount of participants who reside in the West Duluth, Morgan Park, Gary-New Duluth and Smithville areas. This may be due to the operation of the new Memorial Park site.

Most customers hear about the tax site from family members and friends. A very small number of customers find out about the tax site from news articles, non-profit and IRS/State referrals, radio ads, billboards and 211. Community Action may want to expand their collaboration with non-profit agencies, 211 and the State/IRS to reach a broader customer base. In addition, CAD may want to refrain from the use of media outlets such as the newspaper, radio and billboard ads. This could potentially save resources. Time collaborating with other agencies may prove the most beneficial; although we cannot be sure how participants' family and friends first found out about the site and in turn, cannot comment on the significance of this finding.

The Children's Defense Fund (2004) argues that filing for the EITC is too complicated and that low-to-moderate-income households do not have the resources or the time to file independently. Furthermore, many Minnesotans qualifying for the EITC do not know they are eligible and many more do not file returns because their income is so low that it is not required. Subsequently, only 5% of those receiving an EITC refund were served by a free tax site in 2004. Not only does the EITC help individuals and families but the communities in which they reside. Studies have shown that EITC refunds invested back into communities are increased by over 60%, creating a substantially beneficial impact for communities across the nation. (Children's Defense Fund, 2004).

We support the Children's Defense Fund's (2004) recommendations that EITC policy initiatives increase funding for low-to-moderate income earners and become more accessible and understandable. We also support the Children's Defense Fund's (2004) subsequent recommendations that encourage the IRS and government entities to: Create an easier way of filing for tax returns independently, expand access to free tax assistance, protect families from predatory lenders, require tax preparers to be licensed and develop ways for those not involved in traditional financial systems (ie: savings and checking accounts) to receive comparable benefits and file more efficiently (Children's Defense Fund, 2004).

Limitations

The information provided is solely based on Community Action Duluth's VITA site operations from 2004-2007. Information should not be generalized for all VITA sites or tax sites state or nationwide. Statistics are listed as provided. Some data did not upload successfully and in turn was not used. Notes are provided under statistical information where discrepancies were found. Notes are also listed where not all information was available.

Additional research should be done in this area, with a focus on EITC participants, RAL recipients and the introduction of additional VITA sites throughout Minnesota and nationwide. Subsequent research should also center itself on the development of improved social systems which aspire to facilitate economic prosperity for all.

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